



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE  
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Attorneys for Movant  
U.S. Bank, N.A., not in its individual capacity but  
solely as Trustee on behalf of OWS REMIC Trust  
2013-2

In Re:

Laura Nicoleau-Berman,

Debtor.

Order Filed on November 30,  
2018 by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

Case No.: 18-17673 SLM  
Adv. No.:  
Hearing Date: 11/27/18 @11:00 a.m.

Judge: Stacey L. Meisel

**ORDER RESOLVING APPLICATION TO TERMINATE LOSS MITIGATION**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED**

**DATED: November 30, 2018**

Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Page 2

Debtor:

Case No.:

Caption:

Laura Nicoleau-Berman

18-17673 SLM

**ORDER RESOLVING APPLICATION TO TERMINATE LOSS  
MITIGATION**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, holder of a mortgage on real property located at 7 Warner Road, Fredon Twp, NJ, 07860, Denise Carlon appearing, by way of objection to the application to terminate loss mitigation, and this Court having considered the representations of attorneys for Secured Creditor and Andrea Silverman, Esquire, attorney for Debtor, Laura Nicoleau-Berman, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Loss Mitigation is extended to December 30, 2018; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to file an application to extend the loss mitigation period further, and Secured Creditor reserves the right to file an application to terminate the loss mitigation period; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to continue making payments per the terms of the original loss mitigation order;

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the difference between the loss mitigation payment and the regular monthly payment, or any post-petition arrears; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor is awarded \$350.00 in attorneys' fees, to be paid through the Debtor's Chapter 13 Plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's Application For Early Termination of Loss Mitigation PeriodM&T Bank is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Laura Nicoleau-Berman  
Debtor

Case No. 18-17673-SLM  
Chapter 11

## **CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2018.

db                    #+Laura Nicoleau-Berman,      7 Warner Road,      Newton, NJ 07860-5003

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2018 at the address(es) listed below:

Andrea Silverman on behalf of Debtor Laura Nicoleau-Berman court@andreasilvermanlaw.com, r62214@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov  
Scott D. Sherman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Owner Trustee of Matawin Ventures Trust Series 2017-3 c/o Kondaur Capital Cor ssherman@minionsherman.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6